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September 5, 2005

FDIC San Francisco Regional Office  
Director Johns F. Carter  
25 Jessie Street at Ecker Square Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter,

Thank you for allowing me to voice my opinion concerning the request made by Wal Mart to expand it's boundaries into the banking arena.

I guess my first thought is how in the world could Wal Mart, as an ILC be impartial to any small business trying to compete with them. Isn't community development a big part of CRA?

Secondly, will allowing Wal Mart into banking do to community banks what it has done to hundreds of small community main streets? Have you driven through "small town America" lately? Most are now made up of antique shops and flea markets. It's impossible for the "Mom and Pop" business to survive with a Wal Mart every 20 miles or less.

Wal Mart already has too much power. Don't give them more. The ILC is just one step, think of what it will be opening up should you grant Wal Marts request.

Sincerely,

  
Judith L. Steinkuhler